

Form `clsnodsc` – `ntcclsnodis`

UNITED STATES BANKRUPTCY COURT

District of New Jersey
402 East State Street
Trenton, NJ 08608

Case No.: 17-21838-MBK
Chapter: 13
Judge: Michael B. Kaplan

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Angelo G Zeppadoro
41 Birmingham Dr.
Columbus, NJ 08022

Nicole Zeppadoro
fka Nicole Godown
41 Birmingham Dr.
Columbus, NJ 08022

Social Security No.:
xxx-xx-7872

xxx-xx-0035

Employer's Tax I.D. No.:

NOTICE OF DEFICIENCY CONCERNING DISCHARGE

You are hereby notified that the above-named case will be closed without entry of discharge on or after October 28, 2019 for the reason(s) indicated below.

- Debtor has not filed a **Certification About a Financial Management Course (Official Form 423)** proving compliance with the instructional course requirement for discharge.
- Joint debtor has not filed a **Certification About a Financial Management Course (Official Form 423)** proving compliance with the instructional course requirement for discharge.
- Debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- Joint debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.

The court must receive the above noted document(s) prior to case closing in order to enter a discharge. If the case is closed without entry of the discharge the debtor must file a Motion To Reopen to allow for the filing of same and pay the applicable filing fee.

Dated: September 27, 2019

JAN: pbf

Jeanne Naughton
Clerk

Certificate of Notice Page 2 of 2
United States Bankruptcy Court
District of New Jersey

In re:
 Angelo G Zeppadoro
 Nicole Zeppadoro
 Debtors

Case No. 17-21838-MBK
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: clsnodsc

Page 1 of 1
 Total Noticed: 3

Date Rcvd: Sep 27, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 29, 2019.

db/jdb +Angelo G Zeppadoro, Nicole Zeppadoro, 41 Birmingham Dr., Columbus, NJ 08022-2343

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov Sep 27 2019 23:55:15 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustprregion03.ne.ecf@usdoj.gov Sep 27 2019 23:55:13 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235

TOTAL: 2

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 29, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 27, 2019 at the address(es) listed below:

Albert Russo docs@russotrustee.com
 Denise E. Carlon on behalf of Creditor U.S. ROF III Legal Title Trust 2015-1, by U.S. Bank National Association, as Legal Title Trustee dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
 Farha Ahmed on behalf of Creditor AMIP Management, LLC farha@dwaldmanlaw.com
 John Zimnis on behalf of Joint Debtor Nicole Zeppadoro njbankruptcylaw@aol.com.
 John Zimnis on behalf of Debtor Angelo G Zeppadoro njbankruptcylaw@aol.com.
 John R. Morton, Jr. on behalf of Creditor Credit Acceptance Corporation ecfmail@mortoncraig.com, mortoncraigecf@gmail.com
 Laura J. Neville on behalf of Creditor Wilmington Savings Fund Society FSB as Owner Trustee of the Residential Credit Opportunities Trust V-B nevilleesq@gmail.com
 Peter E. Zimnis on behalf of Joint Debtor Nicole Zeppadoro njbankruptcylaw@aol.com
 Peter E. Zimnis on behalf of Debtor Angelo G Zeppadoro njbankruptcylaw@aol.com
 U.S. Trustee USTPRRegion03.NE.ECF@usdoj.gov

TOTAL: 10